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# CONSTITUTION AND BY-LAWS

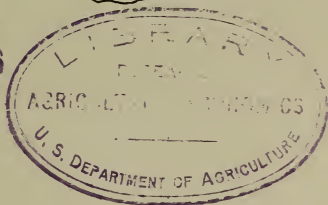


U. S. DEPARTMENT OF AGRICULTURE  
BENEFICIAL AND RELIEF ASSOCIATION  
WASHINGTON, D. C.

1934



# CONSTITUTION AND BY-LAWS



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# CONSTITUTION

## ARTICLE I

### NAME AND PURPOSE

This organization shall be known as the U. S. Department of Agriculture Beneficial and Relief Association and shall have its headquarters in the City of Washington, District of Columbia.

SECTION 2. The primary purpose of the Association shall be to obtain insurance benefits for its members, and to extend such other beneficial measures as may be determined upon from time to time by the Board of Directors.

## ARTICLE II

### OFFICERS, THEIR ELECTION AND DUTIES

The Board of Directors shall be charged with responsibility for the administration of the business of the Association. It shall consist of nine members, seven of whom shall be elected by the Association who shall thereupon choose two additional directors. The terms of the directors elected for the first year shall be 3 years for 3, 2 years for 2, and 1 year for 2 members, and in voting for directors for the first year the member shall designate the number of years the respective directors for whom he votes shall serve. Thereafter, the term of office of the elected directors shall be for three years. The directors shall choose from among their number the President of the Association, who shall also be chairman of the Board of Directors, and a Vice-President. The Board of Directors shall appoint a Secretary-Treasurer and a General Counsel, who shall serve as members of the board ex-officio. All officers, and members of the Board of Directors, shall hold office until their successors are elected or appointed.

## ARTICLE III

### MEETINGS

The Association shall meet on the second Monday in December and elect directors who shall, subject to the provisions of Article II, hold office for 3 years. The directors shall take office on January first following their election. At all meetings members may vote by proxy as provided for in Article VII hereof.

SECTION 2. Special meetings shall be called by the President in accordance with the By-Laws of the Association.

SECTION 3. The Board of Directors shall from time to time pass by-laws for the government of the Association.

SECTION 4. At all meetings the number of members present, including proxies, shall constitute a quorum for business.

## ARTICLE IV

### MEMBERSHIP

Any person whose name appears on the rolls of the U. S. Department of Agriculture may become a member of this Association upon filing written application, in the form prescribed, with the Secretary-Treasurer of the Association, provided he is not in excess of fifty-five (55) years of age, computed to nearest birthday as of the date his insurance becomes effective, as provided in Article VIII of the By-Laws, and can furnish evidence of insurability satisfactory to the insurance company underwriting the insurance. Except as herein provided new appointees shall be eligible to membership and one unit of insurance regardless of age, sex, or physical condition provided application in the prescribed form is filed with the Secretary-Treasurer within sixty (60) days from the effective date of original appointment. Extensions of temporary appointments or reappointments for any purpose where service is continuous shall not be construed to be original appointments. The Board of Directors may, how-

ever, in its discretion (a) extend the benefits of the Association to employees of other Government establishments not having a similar organization, and (b) authorize the declination of any application for membership.

SECTION 2. The insurance granted members of this Association shall remain in force as long as membership in this Association continues, and membership shall continue as long as dues are paid as provided in the by-laws. Separation from the Department of Agriculture voluntarily or involuntarily, or retirement because of age or disability, shall not affect membership in this Association or the member's insurance.

SECTION 3. The benefits of this Association shall be extended to such person or persons as the member shall, in writing, designate as his beneficiary or beneficiaries.

SECTION 4. Any member desiring to change his or her beneficiary may do so at any time by executing the prescribed form which shall be furnished on request by the Secretary-Treasurer. In the event a member desires to change his or her beneficiary and is unable to surrender his certificate for the purpose of endorsement, upon the written request of the member, duly witnessed by at least one person, such certificate may be cancelled and a new certificate issued in lieu thereof in the same amount and in which the beneficiary or beneficiaries shall be as designated by the member. In any case where a change in beneficiary is made by the issuance of a new certificate, the Secretary shall notify the beneficiary under the cancelled certificate of such cancellation, by registered mail.

## ARTICLE V

### FINANCES

The fiscal year of the Association shall begin on September 15 of each year.

SECTION 2. The funds of the Association may be used for purchasing group insurance on the lives of its members in such insurance company

or companies as may be selected by the Board of Directors and for such other beneficial objects as may be determined upon from time to time by the Board of Directors.

## ARTICLE VI

### AMENDMENTS

This constitution may be altered or amended by a two-thirds vote of the members present at any meeting of the Association.

## ARTICLE VII

### PROXIES

At each meeting, a member shall be entitled to vote by proxy, appointed by an instrument in writing, and subscribed by such member. Proxies shall be mailed by the Secretary-Treasurer to the respective members, and shall be returned to the Secretary-Treasurer before the meeting.

## BY-LAWS

### ARTICLE I

The President shall preside at all Association and Directors meetings. He may upon the written request of a majority of the Board of Directors call special meetings of the Directors. Upon the written request of ten per cent of the members he shall call special meetings of the Association.

SECTION 2. The President shall appoint a nomination and election committee consisting of three members of the Association, at least two of whom shall not be members of the Board of Directors, which committee shall nominate from the membership a suitable candidate for each elective office as provided for in the Constitution of the Association: Provided, that further nominations may be made from the floor, or by proxy. Election shall be by ballot under such rules as may be prescribed by the Board of Directors, and the nominee receiving the largest number of votes cast by the membership shall be declared duly elected.

SECTION 3. Notices of meetings shall be sent by the Secretary-Treasurer to every member of the Association. At least 48 hours' notice shall be given for special directors meetings and ten days for special meetings of the Association. In the case of all special meetings the occasion shall be stated in the notice and no other business shall be transacted, except upon a two-thirds vote of the members present, exclusive of proxies.

## ARTICLE II

The Vice-President shall, in the absence or disability of the President, perform the duties of the President.

## ARTICLE III

The Secretary-Treasurer shall have custody of all moneys and securities of the Association except funds transferred to the Committee on Investment of Surplus. All moneys in his custody shall be deposited in such depository as shall be selected by the Board of Directors. Checks shall be signed by the Secretary-Treasurer. He shall keep the records of the Association and books of accounts. He shall have custody of the seal of the Association; shall issue drafts on the insurance company in payment of death claims; and perform such other duties as may properly pertain to his office.

SECTION 2. The Secretary-Treasurer shall receive for his services  $2\frac{1}{2}$  per cent of amounts collected. The President in his discretion is authorized to expend, in addition, not to exceed  $2\frac{1}{2}$  per cent of amounts collected for the purpose of assisting the Secretary-Treasurer in collecting dues: Provided, That expenditures shall be submitted to and approved by the Board of Directors at its next meeting.

SECTION 3. Disbursements from funds of the Association shall be made by the Secretary-Treasurer on vouchers certified by the President, except that the Secretary-Treasurer may pay expenses for postage and other operating purposes, and pay the collection fees provided in Section 2 hereof

without prior approval. All expenditures shall be reported quarterly to the Board of Directors. All checks shall be countersigned by the President, and in his absence by the Vice-President, and in the absence of both the President and Vice-President by the Chairman of the Committee on Operation.

SECTION 4. The Secretary-Treasurer shall surrender all books, papers, moneys and/or other properties of the Association in his possession to his successor in office. He shall give bond to the Association in such amount as the Board of Directors may from time to time designate, the premiums on said bond to be paid from funds of the Association.

SECTION 5. In the absence or disability of the Secretary-Treasurer, the President shall designate an acting Secretary-Treasurer to discharge the duties of that office pro tem.

## ARTICLE IV

Regular meetings of the Board of Directors shall be held quarterly at such place and time as the Board may designate. A majority of the Board of Directors shall constitute a quorum.

## ARTICLE V

The Board of Directors shall have the power to make and alter the by-laws of the Association, to fix and vary the amounts to be reserved as working capital; to make all investments; to negotiate from time to time with insurance companies; increase or extend the benefits granted the members; contract for the insurance of the membership; and generally to transact all business of the Association.

## ARTICLE VI

The following standing committees, each consisting of three Directors, with the duties outlined, shall be annually appointed by the President, with the approval of the Board.

### *Committee on Operation*

This committee shall have general supervision of the Secretary-Treasurer and his activities, advising with him on problems arising in the business operation of the Association, under the general direction of the President.

### *Committee on Investment of Surplus*

This committee, of which the President shall be a member ex-officio, shall have charge of funds declared surplus by action of the Board of Directors, make investments, and otherwise administer surplus funds under the general supervision of the Board of Directors. Full records of all funds in its custody, and investments made, shall be kept in a manner acceptable to the Board. Bonds shall be required in such sum or sums as the Board may determine, the premiums on such bonds to be paid from funds of the Association.

### *Committee on Insurance*

This committee shall study and submit to the Board recommendations bearing on insurance matters, such as change in company in which insured, other types of insurance which may be submitted to the Association for consideration, dividends, and other matters bearing on the broader questions of insurance policy.

The President of the Board may appoint such other special committees as may be needed.

## ARTICLE VII

The seal of the Association shall consist of a circle, with a plow in the center, and around the circumference of which shall appear the name of the Association, and its date of organization, September 15, 1929.

## ARTICLE VIII

The insurance granted members of the Association shall be in units of \$1,000, \$750, \$500, and \$250, according to the following schedules of ages at the time the insurance becomes effective, designated Schedules "A" and "B."

### *Schedule "A"*

Members not over 46 years of age.....	\$1,000
Members over 46 and not over 50 years of age .....	750
Members over 50 and not over 60 years of age .....	500
Members over 60 years of age.....	250

Schedule A shall apply to new appointees whose applications for membership are filed with the Secretary-Treasurer in the prescribed form within sixty (60) days from effective date of appointment, as provided in Article IV of the Constitution.

### *Schedule "B"*

Members not over 40 years of age.....	\$1,000
Members over 40 and not over 46 years of age .....	750
Members over 46 and not over 50 years of age .....	500
Members over 50 and not over 55 years of age .....	250

Schedule B shall apply (a) to all employees who have been in the service of the Department over sixty (60) days who may hereafter be admitted to membership; (b) to former members who may hereafter apply for reinstatement; and (c) to present members who may hereafter apply for additional insurance.

Two units represent the maximum amount of insurance which may be allowed any one member.

Age shall be computed to the nearest birthday as of the date the insurance becomes effective. The respective benefits provided by the foregoing schedules shall not be decreased as a result of advancing age, or for any other reason, except upon the discovery of a misstatement of age in the member's application. In such event the amount of insurance shall be reduced to the amount the member would be entitled to at his correct age at the time his insurance became effective. The insurance on each and every member shall be subject to the conditions and restric-

tions of the contract with the insurance company insuring the group. No claim shall be paid because of the death of any member through suicide within two years from the effective date of his insurance.

Each application for membership in this Association shall be accompanied by a membership fee of \$1 and dues for one or more months. The said membership fee shall be paid by the Secretary-Treasurer to the member obtaining the application. In the case of applications made directly to the Secretary-Treasurer the membership fee shall be deposited to the credit of the Association. If application is received in the office of the Secretary-Treasurer and approved on or before the 15th day of the month, the insurance shall become effective on the 15th day of the month in which received, but if application is received after the 15th day of the month the insurance shall become effective on the 15th day of the succeeding month.

Except as hereinafter provided each member of the Association shall pay the sum of \$1 per unit of insurance as dues on the first day of each month without further notice, except that the Secretary-Treasurer shall, in the case of members paying dues two or more months in advance, notify such members of the date on which dues are payable, and such dues shall constitute full payment for the insurance granted: Provided, That such members of the Association as were over 60 years of age when admitted to membership and who were formerly members of the U. S. Department of Agriculture Immediate Relief Association shall be charged dues at the rate of fifty (50) cents a month for the first unit of insurance and \$1 per month for each additional unit: Provided further, That such members as receive the benefit of reduced dues shall not participate in any other benefits which may hereafter be extended to members of the Association, except that such members may, if actively employed by the Department of Agriculture, be granted one additional unit of insurance, under the same conditions that apply to other members.

If a member shall fail to pay his dues by the 15th (fifteenth) day of the month in which said dues are payable he shall be considered as suspended. Notice of delinquency shall be sent such delinquent member by the Secretary-Treasurer and if payment is made on or before the first day of the succeeding month the member shall be reinstated. If payment is not made as above provided, the case shall be referred to the Committee on Operation for consideration. The Committee may reinstate or instruct that such member shall be stricken from the roll of members, his policy cancelled, and thereafter he shall be eligible to membership only upon the conditions applying to new members.

The Secretary-Treasurer shall provide members with receipt cards and record thereon the payments made to him from time to time.

## ARTICLE IX

The President shall require an audit of the books of the Secretary-Treasurer as of September 15 of each and every year and as often in addition thereto as the Board of Directors may deem requisite.

## ARTICLE X

In case of a vacancy on the Board of Directors either by death, resignation or otherwise, the Board shall designate a member of the Association to fill such vacancy until a successor is elected at the next regular annual election of the Association.

## ARTICLE XI

The order of business at all regular meetings of the Board of Directors shall be as follows:

Reading of minutes.

Report of Secretary-Treasurer.

Consideration of pending business.

Reports of committees.

New business.

Adjournment.



